

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

NORIS M. FLORES

Debtor(s)

Case No. 22-10198-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/26/2022.
- 2) The plan was confirmed on 03/23/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/28/2023.
- 6) Number of months from filing or conversion to last payment: 15.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,988.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$25,292.00
Less amount refunded to debtor	\$6.68

NET RECEIPTS: \$25,285.32

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,023.36
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,023.36

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT & T WIRELESS	Unsecured	441.70	NA	NA	0.00	0.00
ACIMA CREDIT	Unsecured	1,987.00	NA	NA	0.00	0.00
AT&T MOBILITY	Unsecured	NA	1,455.50	1,455.50	0.00	0.00
AT&T SERVICES INC	Unsecured	NA	1,908.26	1,908.26	0.00	0.00
BAY AREA CREDIT SERVICE LLC	Unsecured	2,562.00	NA	NA	0.00	0.00
CAINE & WEINER	Unsecured	1,547.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA), N.A	Unsecured	187.00	NA	NA	0.00	0.00
CITIBANK N.A	Unsecured	2,895.00	NA	NA	0.00	0.00
CITIZENS BANK N.A	Unsecured	3.00	NA	NA	0.00	0.00
CITY OF PHILA	Secured	NA	180.00	180.00	24.27	0.00
CITY OF PHILA	Secured	NA	16,865.37	16,865.37	2,899.43	0.00
CITY OF PHILA	Secured	NA	9,759.81	12,155.80	2,089.77	0.00
CORNERSTONE CREDIT	Unsecured	NA	4,070.00	4,070.00	0.00	0.00
CREDIT ACCEPTANCE	Unsecured	NA	17,475.28	17,475.28	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	501.46	NA	NA	0.00	0.00
CREDIT ONE BANK N.A.	Unsecured	347.00	NA	NA	0.00	0.00
CRESCENT BANK & TRUST	Secured	NA	20,345.05	23,036.14	3,960.28	0.00
DIRECTV	Unsecured	NA	NA	NA	0.00	0.00
EOS CCA	Unsecured	1,412.00	NA	NA	0.00	0.00
FEMA	Unsecured	NA	NA	NA	0.00	0.00
FORTIVA	Unsecured	1,166.00	NA	NA	0.00	0.00
GENESIS FS CARD SERVICES INC	Unsecured	716.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	365.17	NA	NA	0.00	0.00
JEFFERSON CAPITAL	Unsecured	583.14	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	347.88	347.88	0.00	0.00
MARINER FINANCE LLC	Unsecured	NA	4,369.11	4,369.11	0.00	0.00
MISSION LANE LLC	Unsecured	687.00	NA	NA	0.00	0.00
PGW	Unsecured	NA	2,790.33	2,790.33	0.00	0.00
PHFA/HEMAP	Secured	NA	8,359.40	2,360.00	405.72	0.00
PHH MORTGAGE SERVICES	Secured	NA	69,278.06	1,443.01	248.07	0.00
PLANET HOME LENDING	Secured	NA	60,861.35	6,794.85	1,168.14	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	240.01	240.01	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	768.66	768.66	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	NA	50,201.46	34,969.04	6,011.73	0.00
SLOMINS, INC	Secured	NA	2,644.02	2,644.02	454.55	0.00
SNAP FINANCE	Unsecured	5,660.11	NA	NA	0.00	0.00
T-MOBILE	Unsecured	NA	NA	NA	0.00	0.00
TRUIST BANK	Unsecured	NA	408.15	408.15	0.00	0.00
U.S. ASSETT MANAGEMENT	Unsecured	2,859.59	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	29,373.63	29,373.63	0.00	0.00
WEBBANK	Unsecured	1,020.00	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	968.43	968.43	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$10,597.86	\$1,821.93	\$0.00
Debt Secured by Vehicle	\$23,036.14	\$3,960.28	\$0.00
All Other Secured	\$66,814.23	\$11,479.75	\$0.00
TOTAL SECURED:	\$100,448.23	\$17,261.96	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$64,175.24	\$0.00	\$0.00

Disbursements:

Expenses of Administration	\$8,023.36
Disbursements to Creditors	<u>\$17,261.96</u>
TOTAL DISBURSEMENTS :	<u>\$25,285.32</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/10/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.